

Exhibit B

One Tower Square, Hartford, Connecticut 06183

TravelersPropertyCasualty
A Member of Travelers GroupCONTRACTORS
COMMON POLICY DECLARATIONS
ISSUE DATE: 01/22/03

POLICY NUMBER: DT-CO-963K2686-TIL-03

1. NAMED INSURED AND MAILING ADDRESS:

R & J CONSTRUCTION, CORP
R & J DRYWALL FINISHERS, INC. (AS PER IL T8 00)
4435 AUSTIN BLVD
ISLAND PARK, NY 115582. POLICY PERIOD: From 01/01/03 to 01/01/04 12:01 A.M. Standard Time at
your mailing address.

3. LOCATIONS

Premises	Bldg.	Address
Loc. No.	No.	Occupancy

SEE IL T0 03

4. COVERAGE PARTS FORMING PART OF THIS POLICY AND INSURING COMPANIES:

COMMERCIAL PROPERTY COV PART DECLARATIONS	CP T0 01 02 94 TIL
COMMERCIAL GENERAL LIABILITY COV PART DECLARATIONS	CG T0 01 03 94 TIL
EMPLOYEE BENEFITS LIABILITY COV PART DECLARATIONS	CG T0 09 09 93 TIL
COMMERCIAL INLAND MARINE COV PART DECLARATIONS	CM T0 01 07 86 TIL

5. NUMBERS OF FORMS AND ENDORSEMENTS

FORMING A PART OF THIS POLICY: SEE IL T8 01 10 93

6. SUPPLEMENTAL POLICIES: Each of the following is a separate policy
containing its complete provisions:

Policy	Policy No.	Insuring Company
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SEE CALCULATION OF PREMIUM
COMPOSITE RATES ENDORSEMENT

7. PREMIUM SUMMARY:

Provisional Premium	\$ 1,013,073
Due at Inception	\$
Due at Each	\$

NAME AND ADDRESS OF AGENT OR BROKER:

ALLIANCEPLUS INC (A0877)
1050 FRANKLIN AVE
SUITE 200
GARDEN CITY, NY 11530

COUNTERSIGNED BY:

Authorized Representative
DATE:

IL T0 02 11 89

PAGE 1 OF 2

OFFICE: LONG ISLAND NY